

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Hodgdon)	ATTORNEY DOCKET:	04237118
)		
SERIAL NO.:	10/821,084)	GROUP ART UNIT:	4156
)		
FILED:	April 8, 2004)	EXAMINER:	Eliza A. Squires
)		
TITLE:	INCENTIVE BASED HEALTH CARE INSURANCE PROGRAM			
DATE:	March 25, 2009			

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. §1.111

This Response constitutes a complete reply to the Office Action mailed September 25, 2008 in the above-identified application. The following response is respectfully submitted.

Claims begin on page 2.

Remarks begin on page 12.